

PATENT

02-26-01

2161 2761
Docket: 3606-4001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Gillin, Korfmann and Raden

Group Art Unit: 2761

Serial No.: 09/302,218

Examiner: G. Akers

Filed: April 29, 1999

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For: FINANCIAL SERVICES PAYMENT VEHICLE AND METHOD

Technology Center 2100

CERTIFICATE OF MAILING (37 C.F.R. 1.8a)

COMMISSIONER OF PATENTS
WASHINGTON, DC 20231

Sir:

I hereby certify that the attached:

- 1) Information Disclosure Statement;
- 2) PTO Form 1449;
- 3) Check in the amount of \$180.00;
- 4) Copy of 82 references cited in PTO Form 1449; and
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(along with any paper(s) referred to as being attached or enclosed) and this Certificate of Mailing are being deposited with the United States Postal Service on the date shown below with sufficient postage as first-class mail in an envelope addressed to the: Commissioner Of Patents, Washington, D.C. 20231.

Respectfully submitted,
MORGAN & FINNEGAN, L.L.P.

Dated: February 21, 2001

By:


Richard Straussman

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Applicant : Gillin, Korfman and Raden
Serial No. : 09/302,218 Group Art Unit: 2164
Filed : April 29, 1999 Examiner: G. Akers
For : FINANCIAL SERVICES PAYMENT VEHICLE AND METHOD

INFORMATION DISCLOSURE STATEMENT

COMMISSIONER OF PATENTS
Washington, D.C. 20231

Sir:

This Information Disclosure Statement is filed in accordance with 37 C.F.R. §§1.56, 1.97 and 1.98. The items listed on Form PTO-1449, a copy of which is enclosed, may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items and to independently ascertain their teaching.

1. ☐ For each of the following items listed on the enclosed copy of Form PTO-1449 that is not in the English language, an English language translation of that item or a portion thereof or a concise explanation of the relevance of that item is enclosed.
2. ☐ For each of the following items listed on the enclosed copy of Form PTO-1449 that is not in the English language, a concise explanation of the relevance of that item is incorporated in the specification of the above-identified application.
3. ☐ Any copy of the items listed on the enclosed copy of Form PTO-1449 that is not enclosed with this Information Disclosure Statement was previously cited by or submitted to the Patent and Trademark Office in application Serial No. _____ filed _____.
4. ☐ No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:
 - ☐ 37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application or filing date of the divisional application filed herewith; or
 - ☐ 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491 in an international application; or
 - ☐ 37 C.F.R. §1.97(b)(3), before the mailing date of a first Office action on the merits, whichever event occurred last.

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5. ☐ No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 4 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 9 below.
6. ☒ A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 4 above but before the mailing date of a final action or a notice of allowance (where there has been no prior final action):
- ☒ A check in the amount of \$180.00 is enclosed in payment of the fee.
- ☐ Charge the fee to Deposit Account No. 13-4500. Order No. _____.
A DUPLICATE COPY OF THIS SHEET IS ATTACHED.
7. ☐ A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a notice of allowance, whichever comes first, but before payment of the issue fee, and is accompanied by:
- a. one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 9 below; and
 - b. the attached petition requesting consideration of this Information Disclosure Statement; and
 - c. the fee due under 37 C.F.R. §1.17(i)(1) which is paid as set forth in paragraph 10 below.
8. ☐ A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with:
- a. ☐ 37 C.F.R. §1.313(b)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition To Withdraw Application From Issue;
 - b. ☐ 37 C.F.R. §1.313(b)(5), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition To Withdraw Application From Issue.
 - c. The fee due under 37 C.F.R. §1.17(i)(1) is paid as set forth in paragraph 10 below.
9. ☐ I hereby certify that each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement.
- ☐ I hereby certify that no item of information in the Information Disclosure Statement filed herewith was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

PATENT

Docket No. 3606-4001

10. ☐ A check in the amount of \$130.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(i)(1).

☐ Charge the fee due under 37 C.F.R. §1.17(i)(1) to Deposit Account No. 13-4500. Order No. _____ A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

☒ **The Assistant Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 13-4500. Order No. 3606-4001. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.**

Respectfully submitted,

MORGAN & FINNEGAN, L.L.P.

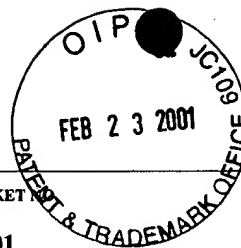
Dated: February 21, 2001

By: 

Richard Straussman
Reg. No. 39,847

CORRESPONDENCE ADDRESS:

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Sheet 1 of 8

FORM PTO-1449

U.S. DEPARTMENT OF COMMERCE
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ATTY. DOCKET NO.

3606-4001

SERIAL NO.

09/302,218

INFORMATION DISCLOSURE CITATION

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APPLICANT(S)

Gillin, Korfman and Raden

FILING DATE

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U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
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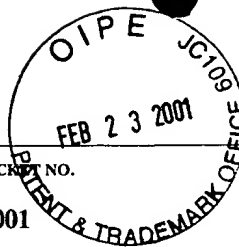
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Sheet 2 of 8

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CA	5,557,518	09/17/96	Rosen			04/28/94
CA	5,642,419	06/24/97	Rosen			12/19/95
CA	5,663,547	12/02/97	Ziarno			07/24/95
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Sheet 3 of 8

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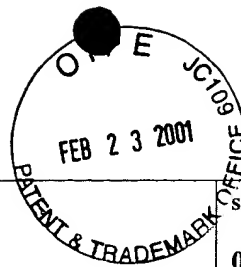
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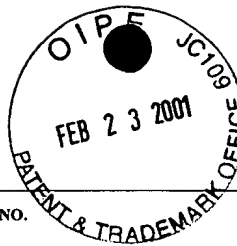
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Sheet 4 of 8

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OTHER DOCUMENTS

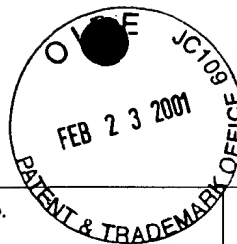
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Sheet 5 of 8

FORM PTO-1449

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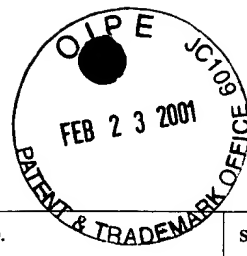
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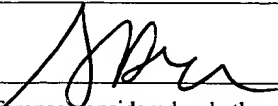
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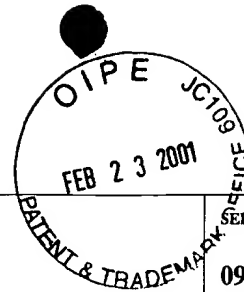
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CA	e-gold, "Questions and Answers", www.e-gold.com , date unknown, 11 pages.
CA	"Gift Certificate Express", www.cardex.com , 1998, 6 pages.
CA	"Gift Certificates", www.catalogsite.com , 1995/'96/'97, 4 pages.
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CA	"Privacyworld Anonymous Credit Card Program" www.privacyworld.com , 1998, 3 pages.
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